

**Information to identify the case:**

Debtor 1	<b>Robert J. Flood</b>	Social Security number or ITIN	<b>xxx-xx-8837</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	<b>Valerie A. Flood</b>	Social Security number or ITIN	<b>xxx-xx-3463</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Date case filed for chapter **7** **5/9/19**

Case number: **19-10488-TPA**

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert J. Flood	Valerie A. Flood
2. All other names used in the last 8 years		fka Valerie A Grich
3. Address	17655 Route 89 Corry, PA 16407	17655 Route 89 Corry, PA 16407
4. Debtor's attorney Name and address	Rebeka Seelinger 4640 Wolf Road Erie, PA 16505	Contact phone 814-824-6670 Email: <a href="mailto:rebeka@seelingerlaw.com">rebeka@seelingerlaw.com</a>
5. Bankruptcy trustee Name and address	Joseph B. Spero 3213 West 26th Street Erie, PA 16506	Contact phone 814-836-1011 Email: <a href="mailto:sperolaw@neohio.twcbc.com">sperolaw@neohio.twcbc.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 814-464-9740  Date: 6/4/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>July 10, 2019 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 9/9/19</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Robert J. Flood**  
**Valerie A. Flood**  
**fka Valerie A Grich**  
Debtor(s)

Bankruptcy Case No.: 19-10488-TPA  
Chapter: 7

**ORDER**

**WHEREAS**, *Federal Rule of Bankruptcy Procedure 1007(c)* requires an individual debtor to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case.

**WHEREAS**, *11 U.S.C. §727(a)(11)* states that the Court shall not grant a discharge unless the debtor completes an instructional course concerning personal financial management after filing the petition.

It is hereby **ORDERED, ADJUDGED and DECREED** that this case shall be closed without entry of a discharge on the 75<sup>th</sup> day after the first meeting set for the meeting of creditors *unless*, within 60 days after the first date set for the meeting of creditors, the debtor files a Certificate that the course in personal financial management described in *11 U.S.C. §111* was completed. The Certificate must substantially conform to *Official Form No. 423*, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is **FURTHER ORDERED** that a debtor who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone shall file a motion with the Court to be excused from attending the course within 60 days after the first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the debtor fails to timely file the motion.

Dated: June 4, 2019

Thomas P. Agresti  
United States Bankruptcy Judge

***REMINDER TO COUNSEL***

***BEFORE FILING:***

Generally, a person is ineligible to be a debtor unless he/she has taken a credit counseling course within 180 days before filing a petition and files the certificate. *11 U.S.C. Section 109(h)(1)*.

***AFTER FILING:***

A Chapter 7 debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (*Official Form 423*). *11 U.S.C. Section 727(a)(11)* and *Rule 1007(b)(7)*.

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Robert J. Flood  
 Valerie A. Flood  
 Debtors

Case No. 19-10488-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: dkam  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Jun 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2019.

db/jdb  
 aty +Robert J. Flood, Valerie A. Flood, 17655 Route 89, Corry, PA 16407-8706  
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 15049918 +Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546  
 15049920 +Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 15049921 +Daniel Santucci, Midland Funding LLC, 1 International Plaza 5th Floor,  
 Philadelphia, PA 19113-1510  
 15049923 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 15049925 MedCare Equipment Company, LLC, 104 Erie Central Mall, Erie, PA 16501  
 15049926 +Midland Funding, 1 International Plaza 5th Floor, Philadelphia, PA 19113-1510  
 15049927 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000  
 15049929 +Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387,  
 Los Angeles, CA 90051-4387  
 15049930 +Scott Morns Esq., RAS LaVra LLC, 425 Commerce Drive Suite 150,  
 Fort Washington, PA 19034-2727  
 15049933 +The Honorable Denise Marie Buell, 732 Worth Street, Corry, PA 16407-8517  
 15049934 +Tsarouhis Law Group, 21 S 9th Street, Suite 200, Allentown, PA 18102-4861  
 15049935 +Weltman Weinberg & Reis, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842  
 15049936 +Wf/fmg, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: rebeka@seelingerlaw.com Jun 05 2019 02:44:49 Rebeka Seelinger,  
 4640 Wolf Road, Erie, PA 16505  
 tr +EDI: QJBSPERO.COM Jun 05 2019 06:38:00 Joseph B. Spero, 3213 West 26th Street,  
 Erie, PA 16506-2507  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 05 2019 02:45:18 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jun 05 2019 02:45:28  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +EDI: PRA.COM Jun 05 2019 06:38:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15049919 +E-mail/Text: bankruptcy@cavps.com Jun 05 2019 02:45:43 Cavalry Portfolio Services,  
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
 15049922 EDI: DISCOVER.COM Jun 05 2019 06:38:00 Discover Financial, Attn: Bankruptcy Department,  
 Po Box 15316, Wilmington, DE 19850  
 15049924 +EDI: IIC9.COM Jun 05 2019 06:38:00 I C System Inc, Attn: Bankruptcy, P.O. Box 64378,  
 St. Paul, MN 55164-0378  
 15049928 +E-mail/Text: bankruptcy@psecu.com Jun 05 2019 02:45:49 P S E C U,  
 Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013  
 15050342 +EDI: RMSC.COM Jun 05 2019 06:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 15049931 +EDI: RMSC.COM Jun 05 2019 06:38:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 15049932 +EDI: RMSC.COM Jun 05 2019 06:38:00 Synchrony Bank/Walmart, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PENNYMAC LOAN SERVICES, LLC  
 15049937\* +Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546  
 15049938\* +Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400,  
 Valhalla, NY 10595-2322  
 15049939\* +Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 15049941\* +DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
 (address filed with court: Discover Financial, Attn: Bankruptcy Department, Po Box 15316,  
 Wilmington, DE 19850)  
 15049940\* +Daniel Santucci, Midland Funding LLC, 1 International Plaza 5th Floor,  
 Philadelphia, PA 19113-1510  
 15049942\* +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 15049943\* +I C System Inc, Attn: Bankruptcy, P.O. Box 64378, St. Paul, MN 55164-0378  
 15049944\* MedCare Equipment Company, LLC, 104 Erie Central Mall, Erie, PA 16501  
 15049945\* +Midland Funding, 1 International Plaza 5th Floor, Philadelphia, PA 19113-1510  
 15049946\* +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000  
 15049947\* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013  
 15049948\* +Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387,  
 Los Angeles, CA 90051-4387  
 15049949\* +Scott Morns Esq., RAS LaVra LLC, 425 Commerce Drive Suite 150,  
 Fort Washington, PA 19034-2727  
 15049950\* +Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 15049951\* +Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 15049952\* +The Honorable Denise Marie Buell, 732 Worth Street, Corry, PA 16407-8517

District/off: 0315-1

User: dkam  
Form ID: 309A

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Jun 04, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

15049953\* +Tsarouhis Law Group, 21 S 9th Street, Suite 200, Allentown, PA 18102-4861  
15049954\* +Weltman Weinberg & Reis, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842  
15049955\* +Wf/fmg, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493

TOTALS: 1, \* 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 06, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com  
Joseph B. Spero sperolaw@neohio.twcbc.com, jspero@ecf.axosfs.com;legalmom18@hotmail.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Rebeka Seelinger on behalf of Debtor Robert J. Flood rebeka@seelingerlaw.com  
Rebeka Seelinger on behalf of Joint Debtor Valerie A. Flood rebeka@seelingerlaw.com  
TOTAL: 5